



ORIGINAL RESEARCH PAPER

Commerce

PORTFOLIO MANAGEMENT OF INVESTMENT DECISION AMONG TNSTC EMPLOYEES IN VILLUPURAM

KEY WORDS: Employees, Management, Investment, Services, Finance

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ABSTRACT

Portfolio management is one investment relating taking decision making through various investments to preferable meet the risks and return for future. TNSTC employees earning more income every month which investment choose easily convertible into cash within moment of maximum return and minimum risk of traditional investment getting more benefit. Investment is economical resources of income have invested in various criteria such as real-estate, banking, insurance, share market which investment is highly preferable to invest the employees taking decision making by self and family members. Merchant banker is fundamentally support the grant assistance of portfolio management services among the employees given number of benefit under various schemes. Portfolio investment is the long-term investment of capital mobilization resources refer to increasing income of permanently financial assets.

Introduction

Portfolio management is financial services of financial institutions help client safety and security of capital investment guarantee to investors. Investment decision analysis the secured of allocation to attract more number of investors in banking sector served handles all types of administrative works. Most of the investors have invested the tax planning management of the client based details of transactions in the portfolio services. Present day the investors select the best investment relating to money matters or savings the client their own financial settlement to investors. Portfolio management services prepare the guidelines and objectives of responsibility of investment with specific provision of tax advantages for future. Investors faced number of impact relating to portfolio management maintains proper account client wise transactions and related books of accounts. Portfolio management is continuous services for long-period investment number of opportunities is available to promote TNSTC employees in future. Government of India fully supports the investors provide the portfolio management services through banking institutions help and support of client. Every investors pre-planning prepare the investment management to in-depth analysis of secured and safety proper way choosing investment. Portfolio management is one of the professional investment promote the socio-economic growth of their individual investor and improve the national per-capita income in our country. Portfolio investment is traditional income of financial assistance on economic aspects change the modern role of investment nature. Investors are willing to choose the best investment have invested more money such as real estate, gold, shares, bank and insurance sector. Banking institutions have taken lot effort contribute the financial services of portfolio management in various aspect of services quality dimensions reviewed multi-variety of scheme and policy implementation through investors.

Objectives

The present study covered under major objectives:

1. To analysis demographic profile of TNSTC employees in Villupuram Division, Tamil Nadu.
2. To found out the portfolio management of investment decision to choose the best investment for future.
3. To ascertain the portfolio management services under multifarious scheme and policy contribute through investors.
4. To give suitable findings, suggestions and conclusion improve the quality of investment decision among investors.

Research Methodology

Research methodology is one of the major resources collected data analysis to applied statistical tools. The researcher has analyses gathered data from TNSTC employees based on simple random sampling techniques. Research articles are attempt on both primary and secondary data collected to apply some of the statistical like simple percentage analysis. The researcher has taken sample size 50 on the basis of randomly selected among the TNSTC employees in Villupuram division.

It is inferred that 20 percent of the respondents are belongs to the age group of 25- 30 years, 28 percent of the respondents are belongs to the age group of 31 - 35 years, 16 percent of the respondents are belongs to the age group of 36 - 40 years,

Table -1 Demographic Profile of Employees

| Profile | Respondents | Percent |
|--|-------------|------------|
| (Age) 25- 30 | 10 | 20 |
| 31 - 35 | 14 | 28 |
| 36 - 40 | 8 | 16 |
| 41- 45 | 6 | 12 |
| 46 and above | 12 | 24 |
| Total | 50 | 100 |
| (Gender) Male | 42 | 84 |
| Female | 8 | 16 |
| Total | 50 | 100 |
| (Marital Status) Married | 37 | 64 |
| Unmarried | 13 | 26 |
| Total | 50 | 100 |
| (Designation) Manger | 2 | 4 |
| Cashier | 3 | 6 |
| Driver | 20 | 40 |
| Conductor | 15 | 30 |
| Mechanical | 10 | 20 |
| Total | 50 | 100 |
| (Monthly Income) Below – Rs.15000 | 11 | 22 |
| Rs.16000 - Rs.20000 | 9 | 18 |
| Rs.21000 - Rs.25000 | 12 | 24 |
| Rs.25000 - Rs.30000 | 10 | 20 |
| Rs.31000 and above | 8 | 16 |
| Total | 50 | 100 |
| (Job Description) Temporary | 12 | 24 |
| Permanent | 23 | 46 |
| Shift hours only | 15 | 30 |
| Total | 50 | 100 |

Sources: Primary Data.

12 percent of the respondents are belongs to the age group of 41- 45 years, 24 percent of the respondents are belongs to the age group of 46 years and above, 84 percent of the respondents are male, 16 percent of the respondents are female, 64 percent of the respondents are married, 26 percent of the respondents are unmarried.

4 percent of the respondents are manager, 6 percent of the respondents are Cashier, 40 percent of the respondents drivers, 30 percent of the respondents are conductor, 20 percent of the respondents are mechanical. 22 percent of the respondents have

earning annual income Rs. below – Rs.15000, 18 percent of the respondents have their annual incomeRs.16000 - 20000, 20 percent of the respondents have annual income Rs.25000- Rs.30000, 24 percent of the respondents have Rs.25000 - Rs.30000, 16 percent of the respondents have more than annual income Rs.31000 and above, 24 percent of the respondents are temporary employees, 46 percent of the respondents are permanent employees, 30 percent of the respondents are shift hours only

Table -2 Investment Decision of Portfolio Management

| Investment Decision | Respondents | Percent |
|--|-------------|------------|
| (Decision Making) Self | 22 | 44 |
| Consultancy | 16 | 32 |
| Family Members | 12 | 24 |
| Total | 50 | 100 |
| (Purpose of Investment) Marriage | 8 | 16 |
| Children Education/hospital | 12 | 24 |
| Construction of House | 14 | 28 |
| Purchasing of land | 10 | 20 |
| Trading | 6 | 12 |
| Total | 50 | 100 |
| (Preferable of Investment) Life Insurance Corporation | 11 | 22 |
| Gold/Silver | 9 | 18 |
| Banking | 13 | 26 |
| Share Market | 7 | 14 |
| Business | 10 | 20 |
| Total | 50 | 100 |
| (Return of Investment) High Interest | 9 | 18 |
| Reasonable interest | 12 | 24 |
| Safety and security of investment | 10 | 20 |
| Rendering standard services | 8 | 16 |
| Quick deployment of fund | 11 | 22 |
| Total | 50 | 100 |
| (Portfolio Management Services) Good Relationship of Client | 13 | 26 |
| Frequent interactions | 12 | 24 |
| Multifarious services | 9 | 18 |
| Tax planning | 16 | 32 |
| Total | 50 | 100 |

Sources: Primary Data.

It is reveals that 44 percent of the respondents are decision making of investment by self, 32 percent of the respondents are decision making by consultancy, 24 percent of the respondents are decision making by family members. 16 percent of the respondents are purpose of investment for marriage, 24 percent of the respondents are investment for children education/hospital, 28 percent of the respondents are investment for construction of house, 20 percent of the respondents are investment for purchasing of land, and remaining 12 percent of the respondents are investment for trading.

22 percent of the respondents are preferable of investment in Life Insurance Corporation, 18 percent of the respondents are preferable of investment in gold/silver, 26 percent of the respondents are preferable of investment in banking, 14 percent of the respondents are preferable of investment in share market, and remaining 20 percent of the respondents are preferable of investment in business.

Table -3 Portfolio Management Services

| Services | HL | VHL | NO | LL | LL | TOTAL |
|----------------------------|---------|---------|---------|---------|---------|----------|
| Equity Advisory Product | 12 (24) | 10 (20) | 15 (30) | 5 (10) | 8 (16) | 50 (100) |
| Capital Protected Services | 14 (28) | 13 (26) | 9 (18) | 10 (20) | 4 (8) | 50 (100) |
| Derivative of Investment | 10 (20) | 11 (22) | 6 (12) | 13 (26) | 10 (20) | 50 (100) |

| | | | | | | |
|--|---------|---------|---------|---------|---------|----------|
| Professional Management | 12 (24) | 10 (20) | 9 (18) | 11 (22) | 8 (16) | 50 (100) |
| Continuous Monitoring | 11 (22) | 17 (34) | 7 (14) | 6 (12) | 9 (18) | 50 (100) |
| Diversification and control Management | 8 (16) | 6 (12) | 8 (16) | 13 (26) | 15 (30) | 50 (100) |
| Hassle Free Operation | 12 (24) | 10 (20) | 7 (14) | 8 (16) | 13 (26) | 50 (100) |
| Flexibility of income and Expenditure | 11 (22) | 9 (18) | 14 (28) | 7 (14) | 9 (18) | 50 (100) |
| Transparency of capital fund | 14 (28) | 10 (20) | 7 (14) | 13 (26) | 6 (12) | 50 (100) |
| Customized Advices | 11 (22) | 9 (18) | 12 (24) | 8 (16) | 10 (20) | 50 (100) |
| Personalized Approach | 10 (20) | 12 (24) | 11 (22) | 9 (18) | 8 (16) | 50 (100) |

Sources: Primary Data. **Note:** HL -High Level, VHL- Very High Level, No-No Opinion, LL- Least level, LL- Low level

It is exhibits that 30 percent of the investors equity advisory product is no opinion, 28 percent of the investors capital protected services is high level, 26 percent of the respondents of the investors derivative of investment is least level, 24 percent of the respondents Professional Management is high level, 34 percent of the respondents are continuous monitoring is high level, 30 percent of the respondents are diversification and control management is low level, 26 percent of the respondents have opinion hassle free operation is least level, 28 percent of the respondents have said that flexibility of income and expenditure is no opinion, 28 percent of the respondents have opinion that transparency of capital fund is high level, 24 percent of the respondents are customized advices is no opinion, 24 percent of the respondents are personalized approach is very high level.

Suggestions

Merchant banker should be prepare the proper guidelines declare the investment relating of benefit and secured investment through given advertising in public. Private sector banks come forward the portfolio management services considers equity advisory product through direct and indirect way of communicate to investors.

Portfolio management services are best and quanta of investment safety derivative of investment with capital protected services timely declare benefit and inclusive growth of funds securities. Portfolio investment is diversification and control management easily converted the transfer of the fund into cash. Employees have more number of opportunities to extent the safety purpose of independent operating the social responsibility of portfolio services to investors.

Portfolio management services are flexibility of income and expenditure transparency of capital fund reduces the provision of tax benefits among the TNSTC employees. Investor expectation easy way approaches of customized advices periodically declare the new version update on-line.

Conclusion

Portfolio management services is composition value of the portfolio, description of security number of security is most valuable of each investment. Banking institutions and insurance sector quick way transaction of financial services published the report during the period including the date of verify and transaction of fund resources. TNSTC employees however there is no awareness on investment position which resources is the best alternatives way of capital mobilizations. Government of India contribute the shortlisted investment disclosure in public create the fundamental aspect and growth of investment for long-time safety secured investment. Portfolio management is one of the professional investment have invested more money to choose the best way of risk and return exempted from earning income. In this regards number of companies and banking sector highly services of portfolio management under new plan method introducer.

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